United States Bankruptcy Court
Eastern District of New York

In re:
Jennifer A Selvitella
Debtor

Case No. 13-47541-cec
Chapter 7

# CERTIFICATE OF NOTICE

District/off: 0207-1 User: admin Page 1 of 1 Date Rcvd: Mar 20, 2014
Form ID: 262 Total Noticed: 17

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2014.

db #+Jennifer A Selvitella, 97 Nevada Avenue, Staten Island, NY 10306-1307
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
smg +Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
8217052 +Eos Cca, 700 Longwater Dr, Norwell, MA 02061-1624
8217053 +Land Rover, 25 Braintree Hill Park S, Braintree, MA 02184-8702
8217056 Riverview Medical Center, C/O Celentano, Stadtmauer & Walentowicz, 1035 Route 46 East, P.O. Box 2594, Clifton, NJ 07015-2594
8217058 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701)
8225456 Wells Fargo Bank, NA, c/o Frenkel Lambert et al, 53 Gibson Street, Bay Shore, NY 11706

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

8217047 +E-mail/Text: bankruptcy@cavps.com Mar 20 2014 18:11:34 Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
8217048 +EDI: CHASE.COM Mar 20 2014 18:19:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
8217049 +EDI: CITICORP.COM Mar 20 2014 18:08:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
8217050 +EDI: CITICORP.COM Mar 20 2014 18:08:00 Citibankna, Po Box 769006, San Antonio, TX 78245-9006
8217051 +EDI: CCS.COM Mar 20 2014 18:18:00 Credit Coll, Po Box 9134, Needham, MA 02494-9134
8217055 +EDI: PRA.COM Mar 20 2014 18:20:00 Portfolio Recvry And Affil, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962
8217057 +EDI: SALMAESERVICING.COM Mar 20 2014 18:20:00 Sallie Mae, Po Box 9500, Wilkes-barre, PA 18773-9500

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8217054 ##+Nationwide Recovery Systems, 2304 Tarpley Drive # 134, Carrollton, TX 75006-2470

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 22, 2014 Signature: /s/Joseph Speetjens

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# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2014 at the address(es) listed below:

Debra Kramer dkramer@kramerpllc.com;trustee@kramerpllc.com, ny73@ecfcbis.com
Karen Marie Sheehan on behalf of Creditor Wells Fargo Bank, N.A. ksheehan@flwlaw.com, jspiegelman@flwlaw.com;caltenburg@flwlaw.com;plamberti@flwlaw.com
Kevin B Zazzera on behalf of Debtor Jennifer A Selvitella kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

**Form BLdfnld7** (12/01/2007)

# United States Bankruptcy Court

Eastern District of New York
271−C Cadman Plaza East, Suite 1595
Brooklyn, NY 11201−1800

IN RE: CASE NO: 1−13−47541−cec

Jennifer A Selvitella
aka Jennifer A Steiner
97 Nevada Avenue
Staten Island, NY 10306

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.: CHAPTER: 7

xxx−xx−9716

DEBTOR(s)

## DISCHARGE OF DEBTOR(S)
## ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on December 19, 2013; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

**IT IS ORDERED**:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Debra Kramer (Trustee) is discharged as trustee of the estate of the above−named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above−named debtor(s) is closed.

BY THE COURT

Dated: March 20, 2014

s/ Carla E. Craig
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

**Form BLdfnld7**(12/01/2007)

# EXPLANATION OF BANKRUPTCY DISCHARGE
# IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

## Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

## Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

## Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

a. Debts for most taxes;

b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);

c. Debts that are domestic support obligations;

d. Debts for most student loans;

e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;

f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;

g. Some debts which were not properly listed by the debtor;

h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;

i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;

j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**